

# EXHIBIT M

FILED UNDER SEAL

**Customer Service Protocol Compliance Agreement**

All Customer Service Representatives (CSR) will be required to maintain compliance with the guidelines laid out below. This is a **ZERO TOLERANCE POLICY** that will result in immediate termination for any CSR found using any of the prohibited conduct listed below.

***Prohibited conduct***

- **Hours for phone contact:** contacting customers by telephone outside of the hours of 8:00 a.m. to 9:00 p.m. local time of the customer.
- **Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously:** with intent to annoy, abuse, or harass any person at the called number.
- **Contacting customers at their place of employment** after being notified the customer's employer does not permit employees to receive those communications during work hours.
- **Contacting customer known to be represented by an attorney:** after having received, or can readily ascertain, contact information (name, address, phone, etc.) of attorney.
- **Misrepresentation or deceit or falsifying information:** misrepresenting the debt or using deception when speaking with a customer or disclosing and falsifying any information about the company.
- **Abusive or profane language** used in the course of communication with any person related to the debt.
- **Contact with third parties:** revealing or discussing the nature of debts with third parties (*other than the customer's spouse or attorney*) without the prior consent of the customer.
- **Disconnecting a call with a customer without warrant:** calls can only be disconnected after the appropriate valediction. CSR may never disconnect (hang up) on a customer out of anger. Calls **must be** escalated to a manager before the call is disconnected.

Susan Oxenford  
Employee Signature

2/9/10  
Date

Susan Oxenford  
Printed Name

